

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Mona E. Morant-Wells

406 Cockspur Road  
Irmo, South Carolina 29063.

File Number 2001-107402

**Default Order Revoking  
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon Mona E. Morant-Wells by both certified mail, return receipt requested, and by regular mail on April 7, 2005.

That letter informed Mona E. Morant-Wells of her right to request a public hearing upon the allegations of impropriety contained within the letter against her. The letter further warned that her failure to make a timely, written request would result in my summary revocation of her license to do business as a resident insurance producer within the State of South Carolina. **Despite that warning, Mona E. Morant-Wells has failed to respond to the Department's letter.** On June 22, 2005, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer and professional bondsman within the State of South Carolina for DeLapp Surety Enterprises, Inc., Mona E. Morant-Wells failed to forward premiums belonging to that company collected from various consumers.

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend a producer's license after ten day's notice...when it appears that a producer...has violated this title or any regulation promulgated by the department, or has willfully deceived or dealt unjustly with the citizens of this State. This Code Section goes on within Subsection (4) to describe "deceived or dealt unjustly with the citizens of this State" specifically to include, "improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business." Section 38-43-107 provides that, "the producer shall notify the department within thirty days of any change in legal name or business mailing and residence street address.

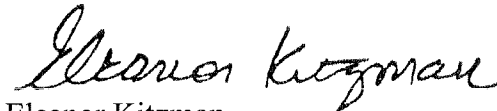
In accordance with my findings of fact, and considering Mona E. Morant-Wells' failure to avail herself of her opportunity to be heard, I now conclude, as a matter of law, that Mona E. Morant-Wells violated S.C. Code Ann. § 38-43-130 (A) that her resident insurance producer's license and bondsman license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2000).

It is, therefore, ordered that the license of Mona E. Morant-Wells to do business as a resident insurance producer and bondsman within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to her.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Mona E. Morant-Wells is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.



Eleanor Kitzman  
Director

June 24, 2005 at  
Columbia, South Carolina

**Before the State of South Carolina  
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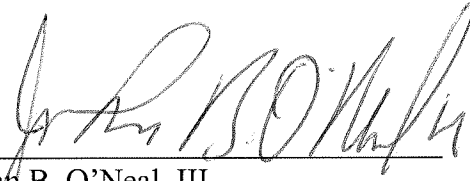
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**Affidavit of Default**

Personally appeared before me John B. O'Neal, III, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:


The Department served notice on Mona E. Morant-Wells at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke her license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified Mona E. Morant-Wells of her opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about April 7, 2005. On May 2, 2005 the United States Postal Service returned the certified letter to the Department marked, "unclaimed". The regular letter was never returned. Mona E. Morant-Wells has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. She is now in default.

  
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John B. O'Neal, III  
Associate General Counsel

South Carolina Department of Insurance  
Post Office Box 100105  
Columbia, South Carolina 29202  
(803) 737-6132

Sworn to and subscribed before me  
this 24 day of June, 2005



Steven R. DuBois  
Notary Public for the State of South Carolina  
My Commission Expires: May 10, 2009